

# Options Blue *single* monthly rates

with the standard network (Accord)

## Words to know

### allowed amount

the amount a participating provider has agreed to accept as payment in full

### coinsurance

the percentage of covered health care costs that you pay after reaching your deductible

### deductible

the amount you pay for covered health care services each year before the health plan begins to pay for covered medical services

### formulary

the list of generic and brand-name drugs covered by your health plan

### health savings account (HSA)

money you set aside in a tax-free savings account to help you pay for health care services; like a savings or checking account from a bank

### monthly rate

the amount you pay each month for your health plan

### out-of-pocket maximum

the most you will pay toward covered health care services in deductible and coinsurance in a calendar year

### preventive care services

checkups, screenings and vaccinations that can help find and stop health issues before they start. How often and what kind of preventive care services you need depends on your age, gender, health and family history

### retail health clinics

clinics often located in major retail stores and pharmacies that offer convenient and affordable treatment for many common illnesses

## Preferred rates — without substance abuse coverage

Coinsurance	80/20%		100/0%			
Deductible	\$1,300	\$2,000	\$2,500	\$3,500	\$4,500	\$5,800
Subscriber age						
19 – 29	\$177.00	\$144.50	\$163.50	\$135.00	\$122.50	\$110.50
30 – 34	\$194.50	\$158.50	\$179.50	\$148.00	\$134.50	\$121.50
35 – 39	\$202.00	\$164.50	\$186.00	\$153.50	\$140.00	\$126.00
40 – 44	\$224.50	\$183.50	\$207.50	\$171.00	\$155.50	\$140.00
45 – 49	\$277.50	\$226.00	\$256.00	\$211.00	\$192.00	\$173.00
50 – 54	\$363.50	\$296.50	\$335.00	\$276.50	\$251.50	\$226.50
55 – 59	\$456.50	\$372.50	\$421.00	\$347.50	\$316.50	\$285.00
60 – 64	\$503.00	\$410.00	\$464.00	\$383.00	\$348.50	\$313.50

## Preferred rates — including substance abuse coverage

Coinsurance	80/20%		100/0%			
Deductible	\$1,300	\$2,000	\$2,500	\$3,500	\$4,500	\$5,800
Subscriber age						
19 – 29	\$182.50	\$148.50	\$168.00	\$139.00	\$126.50	\$113.50
30 – 34	\$200.50	\$163.50	\$185.00	\$152.50	\$139.00	\$125.00
35 – 39	\$208.00	\$169.50	\$192.00	\$158.50	\$144.00	\$129.50
40 – 44	\$231.50	\$189.00	\$213.50	\$176.00	\$160.50	\$144.50
45 – 49	\$285.50	\$233.00	\$263.50	\$217.50	\$198.00	\$178.00
50 – 54	\$374.00	\$305.00	\$345.00	\$285.00	\$259.00	\$233.50
55 – 59	\$470.50	\$383.50	\$434.00	\$358.00	\$326.00	\$293.50
60 – 64	\$518.00	\$422.50	\$478.00	\$394.50	\$359.00	\$323.00

These tables show preferred rates. Standard rates, which are 30% higher, are offered to users of tobacco or smokeless tobacco as well as individuals with other health factors.

These rates are effective September 23, 2010 through March 31, 2011. Each adult subscriber must select a rate based on his or her age.

# Options Blue *family* monthly rates

with the standard network (Accord)



## Preferred rates — without substance abuse coverage

Coinsurance	80/20%		100/0%			
Deductible	\$2,600	\$4,000	\$5,000	\$7,000	\$9,000	\$11,600
<b>Subscriber/spouse age</b>						
19 – 29	\$177.50	\$143.00	\$163.00	\$132.50	\$119.00	\$104.00
30 – 34	\$195.00	\$157.50	\$179.00	\$146.00	\$131.00	\$114.50
35 – 39	\$202.50	\$163.50	\$186.00	\$151.50	\$136.00	\$119.00
40 – 44	\$225.50	\$182.00	\$207.00	\$168.50	\$151.50	\$132.50
45 – 49	\$278.00	\$224.50	\$255.50	\$208.00	\$186.50	\$163.50
50 – 54	\$364.50	\$294.00	\$334.50	\$272.50	\$244.50	\$214.00
55 – 59	\$458.00	\$369.50	\$420.50	\$342.50	\$307.50	\$269.00
60 – 64	\$504.50	\$407.00	\$463.00	\$377.00	\$338.50	\$296.00
<b>Dependent child to age 26</b>						
1 child	\$157.50	\$127.00	\$144.50	\$117.50	\$105.50	\$92.50
2 children	\$315.00	\$254.00	\$289.00	\$235.00	\$211.00	\$185.00
3 or more children	\$472.50	\$381.00	\$433.50	\$352.50	\$316.50	\$277.50

## Preferred rates — including substance abuse coverage

Coinsurance	80/20%		100/0%			
Deductible	\$2,600	\$4,000	\$5,000	\$7,000	\$9,000	\$11,600
<b>Subscriber/spouse age</b>						
19 – 29	\$183.00	\$147.50	\$168.00	\$136.50	\$122.50	\$107.50
30 – 34	\$201.00	\$162.00	\$184.50	\$150.00	\$135.00	\$118.00
35 – 39	\$208.50	\$168.00	\$191.50	\$156.00	\$140.00	\$122.50
40 – 44	\$232.00	\$187.50	\$213.00	\$173.50	\$156.00	\$136.50
45 – 49	\$286.50	\$231.00	\$263.00	\$214.00	\$192.50	\$168.00
50 – 54	\$375.50	\$303.00	\$344.50	\$280.50	\$252.00	\$220.50
55 – 59	\$471.50	\$380.50	\$433.00	\$352.50	\$316.50	\$277.00
60 – 64	\$519.50	\$419.00	\$477.00	\$388.50	\$348.50	\$305.00
<b>Dependent child to age 26</b>						
1 child	\$162.00	\$131.00	\$149.00	\$121.50	\$109.00	\$95.00
2 children	\$324.00	\$262.00	\$298.00	\$243.00	\$218.00	\$190.00
3 or more children	\$486.00	\$393.00	\$447.00	\$364.50	\$327.00	\$285.00

These tables show preferred rates. Standard rates, which are 30% higher, are offered to users of tobacco or smokeless tobacco as well as individuals with other health factors.

These rates are effective September 23, 2010 through March 31, 2011. Each adult subscriber must select a rate based on his or her age.